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PTO/SB/01 (03-01)
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7056 035

DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION

(37 CFR 1.63)

Declaration
Submitted
with Initial
Filing

OR Declaration
Submitted after Initial
Filing (surcharge
(37 CFR 1.16 (e))
required)

Attorney D cket Number		7056.025			
First Nam d Inv nt r		George H. Butcher III			
COMPLETE IF KNOWN					
Application Number	09/919,456				
Filing Date	July 31, 2001				
Group Art Unit	2164				
Examiner Name	Not	Assigned			

								
	As a below named inventor, I hereby declare that:							
	My residence, mailing address, and citizenship are as stated below next to my name.							
	I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:							
	Method of Structuring a Credit Entailing a Fixed Payment Component and a Variable Payment							
	Component Based on a Tax Rate Change							
'								
-[·							
,	(Title of the Invention) the specification of which							
ſ	The specification of which							
ι	is attached hereto							
_	OR							
l	X was filed on (MM/DD/YYYY)	July 31, 200	1 as United S	tates Application	Number or PCT International			
		L						
,	Application Number	and was	amended on (MM/DD/YY	YY)	(if applicable).			
	I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.							
!	I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or							
i 	n-part applications, material inform PCT international filing date of the	nation which became av continuation-in-part ap	vailable between the filing plication.	g date of the prior	application and the national or			
I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.								
	Prior Foreign Application	, . ,	Foreign Filing Date	Priority	Certified Copy Attached?			
	Number(s)	Country	(MM/DD/YYYY)	Not Claimed	YES NO			
_								

[Page 1 of 2]

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

Burden Hour Statement: This form is estimated to take 21 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

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DECLARATION — Utility or Design Pat nt Application

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.								
NAME OF SOLE OR FIRST INVENTOR : A petition has been filed for this unsigned inventor								
Given Name George, H.		Family Name Butcher						
Inventor's Signature Longe Hall Date								
Residence: City New Rochelle	State NY	Country USA	citizenship USA					
310 Oxford Road Mailing Address								
city New Rochelle	State NY	ZIP 10804	Country USA					
NAME OF SECOND INVENTOR:	A petition has	s been filed for this unsi	gned inventor					
Given Name (first and middle [if any]) Family Name or Surname								
			,					
Inventor's Signature			Date					
Paridonas Cito	State	Country	Citizenship					
Residence: City	State	Country	Citizensnip					
Mailing Address								
City	State	ZIP	Country					
Additional inventors are being named on thesupplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.								